

* * * * * UNITED STATES DISTRICT COURT * * * * *

NORTHERN

DISTRICT OF

NEW YORK

JUDGMENT IN A CIVIL CASE

DOCKET NO. 6:05-CV-895 (LEK)

IN RE:

MARC E. PEROSIO and
DEBRA J. PEROSIO,

Debtors.

MARC E. PEROSIO and
DEBRA J. PEROSIO,

Appellants,

Chapter 12
Bankruptcy Case No. 03-67641

-against-

NBT BANK NATIONAL ASSOCIATION and
UNITED STATES OF AMERICA,

Appellees.

JURY VERDICT. This action came before the Court for a trial by jury. The issues have been tried and the jury has rendered its verdict.

XX DECISION by COURT. This action came to trial or hearing before the Court. The issues have been tried and a decision has been rendered.

IT IS ORDERED AND ADJUDGED that in the above entitled action, the case is DISMISSED in its ENTIRETY, in favor of the appellees (the decision of the Bankruptcy Court is affirmed) and against the appellants, in accordance with the MEMORANDUM-DECISION and ORDER of the Honorable Lawrence E. Kahn, United States District Judge, dated November 21, 2006.

DATE: November 21, 2006

LAWRENCE K. BAERMAN

CLERK OF THE COURT



Scott A. Snyder
Courtroom Deputy to the
Honorable Lawrence E. Kahn